

UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO

IN THE MATTER OF
RAMON L. RAMOS-RODRIGUEZ
Debtor(s)

CASE NO: 07-06469 BKT

CHAPTER 13

NOTICE OF POST CONFIRMATION MODIFICATION OF
PLAN DATED April 16, 2010

TO THE HONORABLE COURT:

COMES NOW, debtor(s) through the undersigned attorney and to this Honorable Court respectfully state(s),
allege(s) and pray(s) as follows:

1. That a modified plan dated April 16, 2010 which is attached, has been filed with the Clerk of this Court.
2. That the Chapter 13 plan previously confirmed by this Honorable Court will remain in full force and effect unless the modified plan becomes the plan.
3. That the reasons of this amended post confirmation plan is for the following purposes:
 - (a) To include post petition arrears to creditor Doral Financial Corp
4. The reason for mortgage payment arrears were temporary extraordinary expenses caused by medical expenses and an income change the salary worker to social security income.

WHEREFORE, it is respectfully requested from this Honorable Court to approve the attached post confirmation plan dated February 10, 2010.

21 DAYS NOTICE:

IN ACCORDANCE WITH FRBP 1017, FRBP 2002, AND FRBP 9013, AND LOCAL GENERAL ORDER NO 97-01, THE DEBTORS, ALL CREDITORS AND PARTIES IN INTEREST IN THIS CASE, ARE HEREBY NOTIFIED THAT UNLESS AN OPPOSITION TO THIS MOTION IS SUBMITTED IN WRITING WITHIN 21 DAYS FROM THE DATE APPEARING IN THE CERTIFICATE OF SERVICE, INFRA, THE COURT MAY GRANT THIS MOTION, WITHOUT A HEARING.

WE HEREBY CERTIFY that on this same date copy of this notice has been sent to Mr. Alejandro Oliveras Rivera, Esq. through ECF Filing System, and US Mail, PO Box 9024062, Old San Juan Station, San Juan, PR 00902-4062 and to all parties mentioned in attached Master Address List.

Respectfully submitted,

In San Juan, Puerto Rico this April 19, 2010

JAIME RODRÍGUEZ LAW OFFICE, PSC

Attorney for Petitioner(s)

Paseo Los Corales II

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Dorado, PR 00646

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ELECTRONICALLY FILED

S/ Jaime Rodriguez Perez,

USDC- PR 221011

**United States Bankruptcy Court
District of Puerto Rico**

IN RE:

Case No. **07-6469**

RAMOS RODRIGUEZ, RAMON L

Chapter **13**

Debtor(s)

CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: _____ <input checked="" type="checkbox"/> AMENDED PLAN DATED: 4/16/2010	
<input type="checkbox"/> PRE <input type="checkbox"/> POST-CONFIRMATION Filed by: <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> Trustee <input type="checkbox"/> Other	
I. PAYMENT PLAN SCHEDULE \$ 200.00 x 2 = \$ 400.00 \$ 300.00 x 24 = \$ 7,200.00 \$ 355.00 x 4 = \$ 1,420.00 \$ 460.00 x 30 = \$ 13,800.00 \$ _____ x _____ = \$ _____ TOTAL: \$ 22,820.00 Additional Payments: \$ _____ to be paid as a LUMP SUM within _____ with proceeds to come from: <input type="checkbox"/> Sale of Property identified as follows: _____ _____ <input type="checkbox"/> Other: _____ _____ Periodic Payments to be made other than, and in addition to the above: \$ _____ x _____ = \$ _____ PROPOSED BASE: \$ 22,820.00	II. DISBURSEMENT SCHEDULE A. ADEQUATE PROTECTION PAYMENTS OR _____ \$ _____ B. SECURED CLAIMS: <input type="checkbox"/> Debtor represents no secured claims. <input checked="" type="checkbox"/> Creditors having secured claims will retain their liens and shall be paid as follows: 1. <input checked="" type="checkbox"/> Trustee pays secured ARREARS: Cr. DORAL FINANCIAL C Cr. DORAL FINANCIAL C Cr. _____ # POST PET # claim 2-1 # _____ \$ 3,585.68 \$ 5,946.00 \$ _____ 2. <input type="checkbox"/> Trustee pays IN FULL Secured Claims: Cr. _____ Cr. _____ Cr. _____ # _____ # _____ # _____ \$ _____ \$ _____ \$ _____ 3. <input type="checkbox"/> Trustee pays VALUE OF COLLATERAL: Cr. _____ Cr. _____ Cr. _____ # _____ # _____ # _____ \$ _____ \$ _____ \$ _____ 4. <input type="checkbox"/> Debtor SURRENDERS COLLATERAL to Lien Holder: _____ 5. <input type="checkbox"/> Other: _____ 6. <input checked="" type="checkbox"/> Debtor otherwise maintains regular payments directly to: DORAL FINANCIAL C C. PRIORITIES: The Trustee shall pay priorities in accordance with the law. 11 U.S.C. § 507 and § 1322(a)(2) D. UNSECURED CLAIMS: Plan <input checked="" type="checkbox"/> Classifies <input type="checkbox"/> Does not Classify Claims. 1. (a) Class A: <input type="checkbox"/> Co-debtor Claims / <input type="checkbox"/> Other: _____ <input type="checkbox"/> Paid 100% / <input type="checkbox"/> Other: _____ Cr. AT&T VATIV RECOV Cr. COOP A/C LA REGL Cr. SEARS, PORFOLIO I # CLAIM 1-1 # CLAIM 3-2 # CLAIM 4-1 \$ 161.00 \$ 2,462.96 \$ 3,974.00 2. Unsecured Claims otherwise receive PRO-RATA disbursements. OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.) DEBTOR WILL PAY 100% PLUS 6% INTEREST TO UNSECURED CREDITORS WHO TIMELY FILED PROOF OF CLAIM (unsecured non governmental units bar date is March 11, 2008.)
III. ATTORNEY'S FEES (Treated as § 507 Priorities) Outstanding balance as per Rule 2016(b) Fee Disclosure Statement: \$ 2,800.00	
Signed: <u>/s/ RAMON L RAMOS RODRIGUEZ</u> Debtor _____ Joint Debtor	

Attorney for Debtor **Jaime Rodriguez Law Office, PSC**

Phone: **(787) 797-4174**



JAIME RODRIGUEZ LAW OFFICE, PSC

CASE EVALUATION TABLE

Case Num: **07-06469**

Date: **04/16/2010**

Debtor: **Ramon L. Ramos Rodriguez**

Spouse:

Telephone:

Case number: **07-06469** **BKT**

Trustee Name: **AO**

Previous plan Date:

Current plan Date:

Prior Cases: **none**

Filing Date: **10/31/2007**

341 meeting date: **12/12/2007**

Conf. date: **01/25/2008**

Bar Date (Gov.): **03/11/2008**

Bar Date (Others):

Non exempt Equity: **0**

Liquidation Value:

PLAN

200	x	2	=	400.00
300	x	24	=	7,200.00
355	x	4	=	1,420.00
460	x	30	=	13,800.00
	x		=	0.00
TOTAL:		60		\$22,820.00

Unsecured debts- 100% interest and 6%

Attorney Fees

Buffer to unsecured creditors

Secured Debts Pre-Petition:

Doral

Total Secured Debts Pre-Petition

Secured Debts Post-Petition:

doral

Total Secured Debts Post-Petition

Unsecured debts

Application for compensation

Priorities: IRS

Departamento de Vivienda

Minimum Amount to be Distributed

Trustee Fees

Minimum Plan Base

SCHEDULED	CLAIM NUMBER	AMOUNT FILED
	NONE	
		7,652.69
		2,800.00
	2	5,946.00
		16,398.69
		3,585.68
		3,585.68
-		19,984.37
-		2,220.40
\$ -		\$ 22,204.77

MASTER ADDRESS LIST

RAMOS RODRIGUEZ, RAMON L
PARCELAS VAN SCOY CALLE PRINCIPAL
O-6
BAYAMON, PR 00957

Jaime Rodriguez Law Office, PSC
764 Mar Del Norte St Paseo Corales II
Dorado, PR 00646

AT&T VATIV RECOVERY PALISADES
PO BOX 19249
SUGAR LAND, TX 77496

COOP A/C LA REGLA DE ORO
D2-A CALLE PRINCIPAL VAN SCOY
BAYAMON, PR 00957

DORAL FINACIAL CORP
PO BOX 9024253
SAN JUAN, PR 00902-4253

DORAL FINANCIAL CORP.
PO BOX 9024253
SAN JUAN, PR 00902-4253

IGOR J. DOMINGUEZ
652 AVE. MUNOZ RIVERA SUITE 3125
SAN JUAN, PR 00918-4261

NCO FINANCIAL SYSTEMS INC
PO BOX 4907
TRENTON, NJ 08650-4907

SEARS, PORFOLIO RECOVERY
ASSOCIATION
PO BOX 41067
NORFOLK, VA 23541